



Express Mail No.: EV 371 773 125 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:  
WARD et al.

Serial No.: 09/661,271

Examiner: Jeffery A. Smith

Filed: September 13, 2000

Group Art Unit: 3625

Title: SYSTEM AND METHOD FOR  
ORIGINATING LOANS

Attorney Docket No.: 10304-003-999

DECLARATION UNDER 37 CFR 1.131

**RECEIVED**  
MAR 16 2004  
**GROUP 3600**

I, Francis E. Morris, declare and state:

1. I was a partner at the law firm of Pennie & Edmonds LLP, 1155 Avenue Of The Americas, New York NY 10036 in 2000.
2. In early 2000 I was contacted concerning my availability to prepare a patent application on behalf of Precept LLC.
3. On February 3, 2000, I was sent a package of materials including the Precept LLC Company Overview dated December 13, 1999.
4. Precept LLC was accepted as a client and the present patent application was prepared.
5. Excerpts of invoices 538610 of June 30, 2000 and 538611 of September 29, 2000 relating to the preparation of the present application are attached.

6. The invoices enumerate some but not necessarily all of the time charges incurred in preparing the present application.

I declare further that all of the statements herein of my own knowledge are true; and all statements made on knowledge and belief are believed true, and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the present application and any patent issuing thereon.

Date: March 10, 2004

Francis E. Morris  
Francis E. Morris

FROM

# PENNIE & EDMONDS LLP

ATTORNEYS-AT-LAW  
1155 AVENUE OF THE AMERICAS  
NEW YORK, NY 10036



FOR PROFESSIONAL SERVICES

PRECEPT CORPORATION  
Attention: Jennifer Vetrovec  
111 Sutter St., Suite 950  
San Francisco, CA 94104

June 30, 2000  
Invoice: 538610

For legal services rendered during the period ending June 30, 2000

Client: 010304

Matter: 0003-999

Desc: PATENT: SYSTEM AND METHOD FOR ORIGINATING LOANS

Inventor: WARD, PERRY APP/SER NO.: 09/661,271 FILED: 09/13/2000 Client Ref:

UNITED STATES Country: United States

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## LEGAL SERVICES

03/08/00	Frank E Morris	0.50 hrs.
	Review of disclosure materials.	
04/03/00	Frank E Morris	3.00 hrs.
	Review of disclosures; phone conference with client.	
05/03/00	Brian J Malm	0.50 hrs.
	Conference with Mr. Kahng regarding application.	
05/04/00	Brian J Malm	1.50 hrs.
	Attention to invention record and preparation of application.	
05/05/00	Brian J Malm	3.50 hrs.
	Preparation of application.	
05/08/00	Brian J Malm	2.00 hrs.
	Preparation of application; and conference with Mr. Kahng regarding proposed claims.	
05/08/00	Anthony Kahng	1.50 hrs.
	Preparation of Application.	
05/09/00	Brian J Malm	3.00 hrs.
	Preparation of application.	
05/10/00	Brian J Malm	2.00 hrs.
	Preparation of application.	

-538610

BILLING INQUIRIES: (212) 790-2827

MAIL REMITTANCES TO: PENNIE & EDMONDS, LLP, PO BOX 826161, PHILADELPHIA, PA 19182-6161

TAX IDENTIFICATION NUMBER 13-1159213

PENNIE & EDMONDS LLP

PRECEPT CORPORATION

Date: June 30, 2000

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05/11/00	Brian J Malm	5.00 hrs.
	Preparation of application.	
05/11/00	Anthony Kahng	3.50 hrs.
	Preparation of Application.	
05/12/00	Brian J Malm	10.50 hrs.
	Preparation of application.	
05/12/00	Anthony Kahng	3.50 hrs.
	Preparation of Application.	
05/13/00	Brian J Malm	8.50 hrs.
	Preparation of application.	
05/14/00	Brian J Malm	9.00 hrs.
	Preparation of application.	
05/15/00	Brian J Malm	1.50 hrs.
	Preparation of application.	
05/17/00	Brian J Malm	1.25 hrs.
	Conference with inventors regarding draft application.	
05/17/00	Anthony Kahng	1.25 hrs.
	Telephonic conference with Mr. Heil and Mr. Brown.	
05/19/00	Brian J Malm	1.00 hrs.
	Conference with inventors regarding draft application.	
05/19/00	Anthony Kahng	1.00 hrs.
	Telephonic conference with Mr. Heil and Mr. Yearwood.	
05/23/00	Frank E Morris	0.75 hrs.
	Telephone call to Jack Gilles and Michael Braun; telephone call from Joe Heil.	
05/23/00	Brian J Malm	0.75 hrs.
	Conference with Messrs. Morris and Brown regarding draft application.	
05/23/00	Anthony Kahng	0.75 hrs.
	Telephonic conference with Frank Morris and Mr. Brown.	

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05/24/00	Anthony Kahng	1.00 hrs.
	Analysis of the Zandi patent; A telephonic conference with Mr. Morris.	

**Legal Services Summary**

Frank E Morris  
Anthony Kahng  
Brian J Malm  
**Total Legal Services**

**DISBURSEMENTS**

Computerized Information Retrieval		
05/09/00	Computerized Info Retrieval - Dialog - April '00	34.56
	Information Charges	
	Duplicating	24.60
	Telefacsimile	99.00
	Library Services	37.50

**\$ 195.66**

**Amount Due This Invoice**

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PRECEPT CORPORATION  
Attention: Jennifer Vetovec  
111 Sutter St., Suite 950  
San Francisco, CA 94104

September 29, 2000  
Invoice: 538611

For legal services rendered during the period ending September 29, 2000

Client: 010304

Matter: 0003-999

Desc: PATENT: SYSTEM AND METHOD FOR ORIGINATING LOANS

Inventor: WARD, PERRY APP/SER NO.: 09/661,271 FILED: 09/13/2000 Client Ref:

UNITED STATES Country: United States

**LEGAL SERVICES**

06/07/00	Frank E Morris Telephone conference with Joe Heil; call to Anthony Kahng.	1.22 hrs.
06/08/00	Brian J Malm Conference with Messrs. Heil and Yearwood regarding application.	1.42 hrs.
06/09/00	Brian J Malm Attention to new materials submitted for inclusion into the application; and preparation of application.	1.22 hrs.
06/12/00	Brian J Malm Preparation and revision of application.	6.51 hrs.
06/13/00	Anthony Kahng Preparation of Application.	1.22 hrs.
06/14/00	Brian J Malm Preparation of oral presentation.	3.25 hrs.
06/14/00	Brian J Malm Preparation of application.	1.22 hrs.
06/19/00	Frank E Morris Preparation of application.	1.62 hrs.

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Date: September 29, 2000

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06/20/00	Frank E Morris	1.22 hrs.
	Revision of application.	
06/23/00	Frank E Morris	0.81 hrs.
	Telephone conference with client.	
06/23/00	Brian J Malm	0.81 hrs.
	Conference with Messrs. Yearwood and Heil regarding draft application.	
06/23/00	Anthony Kahng	0.81 hrs.
	Telephonic conference with the inventors.	
06/27/00	Brian J Malm	0.40 hrs.
	Attention to comments on draft application.	
06/28/00	Brian J Malm	0.20 hrs.
	Attention to inventor's comments on claims.	
06/29/00	Brian J Malm	0.81 hrs.
	Attention to inventor comments and preparation of application.	
06/30/00	Frank E Morris	1.22 hrs.
	Review of inventor's comments; call to Khalil Yearwood.	
06/30/00	Brian J Malm	0.81 hrs.
	Conference with Messrs. Yearwood, Kahng and Morris regarding inventor comments.	
07/07/00	Brian J Malm	2.85 hrs.
	Preparation of application.	
07/10/00	Brian J Malm	1.22 hrs.
	Preparation of application.	
07/19/00	Frank E Morris	3.66 hrs.
	Review and revision of application.	
07/21/00	Anthony Kahng	2.85 hrs.
	Preparation of Application.	
07/24/00	Anthony Kahng	1.22 hrs.
	Preparation of Application.	
07/25/00	Frank E Morris	3.66 hrs.
	Telephone calls to Mr. Kahlil Yearwood; telephone call to Mr. Anthony Kahng; review and revision of claims.	

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07/26/00	Frank E Morris	1.22 hrs.
	Telephone conference with client; revision of claims.	
07/28/00	Frank E Morris	0.81 hrs.
	Revision of claims.	
08/01/00	Frank E Morris	1.62 hrs.
	Revise claims.	
08/02/00	Frank E Morris	0.20 hrs.
	Telephone call to Kahlil Yearwood.	
08/04/00	Frank E Morris	0.40 hrs.
	Revision of application.	
08/09/00	Frank E Morris	1.62 hrs.
	Preparation of patent application.	
08/17/00	Frank E Morris	3.66 hrs.
	Review and revision of application.	
08/18/00	Frank E Morris	1.01 hrs.
	Revision of application.	
08/29/00	Frank E Morris	3.25 hrs.
	Review and revision of application; forwarding same to client.	

### Legal Services Summary

Frank E Morris  
Frank E Morris  
Anthony Kahng  
Brian J Malm  
**Total Legal Services**

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### DISBURSEMENTS

Duplicating	65.55
Telefacsimile	54.00
Postage	17.62

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\$ 137.17

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